

Information to identify the case:

Debtor 1	<u>Kristin Rinaldi</u>	Social Security number or ITIN	xxx-xx-9439
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	21-13594-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristin Rinaldi

5/9/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kristin Rinaldi
Debtor

Case No. 21-13594-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 09, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2024:

Recip ID	Recipient Name and Address
db	Kristin Rinaldi, 34 Patterson Dr, Oak Ridge, NJ 07438-9355
519199260	Pocono Urgent Care, PO Box 478, Bartonsville, PA 18321-0478
519199261	Progressive Leasing, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 09 2024 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 09 2024 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519199238	EDI: BANKAMER	May 10 2024 00:21:00	Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998-2234
519199239	EDI: BANKAMER	May 10 2024 00:21:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519240096	+ EDI: BANKAMER2	May 10 2024 00:21:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519209640	Email/Text: Bankruptcy.RI@Citizensbank.com	May 09 2024 20:32:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
519199245	Email/Text: Bankruptcy.RI@Citizensbank.com	May 09 2024 20:32:00	Citizens Bank NA, Attn: Bankruptcy, 1 Citizens Plz, Providence, RI 02903-1344
519199240	EDI: CAPITALONE.COM	May 10 2024 00:21:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519244840	+ EDI: AIS.COM	May 10 2024 00:21:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519199241	EDI: CAPITALONE.COM	May 10 2024 00:21:00	Capital One Bank USA N, PO Box 31293, Salt Lake City, UT 84131-0293
519199243	EDI: CITICORP	May 10 2024 00:21:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519199244	EDI: CITICORP	May 10 2024 00:21:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519199246	EDI: WFNNB.COM	May 10 2024 00:21:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519199247	EDI: WFNNB.COM	May 10 2024 00:21:00	Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
519199248	EDI: CITICORP	May 10 2024 00:21:00	Department Store National Bank/Macy's, Attn:

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: May 09, 2024

Form ID: 3180W

Total Noticed: 40

			Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
519199254	EDI: CITICORP	May 10 2024 00:21:00	Macys/dsnb, PO Box 8218, Mason, OH 45040-8218
519242688	EDI: Q3G.COM	May 10 2024 00:21:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519343787	Email/Text: ECMCBKNotices@ecmc.org	May 09 2024 20:33:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
519343788	Email/Text: ECMCBKNotices@ecmc.org	May 09 2024 20:33:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408, ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
519199249	Email/Text: FirstmarkAccountMa@firstmarkservices.com	May 09 2024 20:32:21	FM/Citizens/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
519199250	EDI: IRS.COM	May 10 2024 00:21:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519199242	EDI: JPMORGANCHASE	May 10 2024 00:21:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
519199251	EDI: JPMORGANCHASE	May 10 2024 00:21:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
519215343	+ Email/Text: RASEBN@raslg.com	May 09 2024 20:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519258946	+ Email/Text: PBNCNotifications@perituservices.com	May 09 2024 20:32:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519199252	Email/Text: PBNCNotifications@perituservices.com	May 09 2024 20:32:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
519199253	Email/Text: PBNCNotifications@perituservices.com	May 09 2024 20:32:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
519199258	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	May 09 2024 20:32:00	NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971
519199259	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 09 2024 20:33:00	NMAC, Attn: Bankruptcy, PO Box 660366, Dallas, TX 75266-0366
519204233	+ Email/Text: ecfbankruptcy@progleasing.com	May 09 2024 20:34:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
519199256	Email/Text: electronicbkydocs@nelnet.net	May 09 2024 20:34:00	Nelnet Loans, Attn: Bankruptcy Claims, PO Box 82505, Lincoln, NE 68501-2505
519199255	Email/Text: electronicbkydocs@nelnet.net	May 09 2024 20:34:00	Nelnet Loans, PO Box 82561, Lincoln, NE 68501-2561
519209185	^ MEBN	May 09 2024 20:29:05	Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul, MN 55116-0129
519199257	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 09 2024 20:33:00	Nissan Motor Acceptanc, PO Box 660366, Dallas, TX 75266-0366
519233902	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 09 2024 20:33:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
519252164	EDI: Q3G.COM	May 10 2024 00:21:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519199262	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 09 2024 20:33:00	State of New Jersey, N.J. Division of Taxation Bankruptcy Sec, PO Box 245, Trenton, NJ 08695-0245

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: May 09, 2024

Form ID: 3180W

Total Noticed: 40

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott J. Goldstein	on behalf of Debtor Kristin Rinaldi scott@wg-attorneys.com LawOfficesofScottJGoldsteinLLC@jubilee bk.net; dontas@wg-attorneys.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4